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## From:

Dr. Neil C. Schoen

Ergon Technology Associates  
9817 Freestate Place  
Suite #4  
Galthersburg, MD 20879

## To:

UNITED STATES PATENT AND  
TRADEMARK OFFICE  
Alexandria, VA 22313-1450

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1-571-272-6751 Subramanian

## Number Of Pages:

1 + 10 1 *Correction*

## Date/Time:

2/21/2009

~ 9:52 A.M.  
@ 9:50 A.M.Subject: *Clean Claim #11 (No RCE)*Examiner: N. Subramanian A.U. 3695 (formerly 3691)  
Response to Notice of Non-Compliant Amendment (37 CFR 1.121)

Notes: Ref: LIE HELENA PAYTON Tel.# (571-272-1605)

This is Part 1 of a two part submission in response to the 37 CFR 1.121 dated 2/2/2009. This response makes format corrections to the 2/20/2009 submission that the Examiner has requested. Also, the dependent new claims 8 - 12 refer to claim 7, which corrects a typo error (was incorrectly referring to claim 1). Cover page changes were also made, per instructions from the Examiner, including a Remarks page.

Thank you, *Neil C. Schoen*

purchases are secured by fractional deeds of trust on the purchased properties, and wherein;

any profit from the sale of a participating real estate property is disbursed in a manner selected from a group comprising; retention of all profit by said financial business entity, or a sharing of profits above a set appreciation rate with said property owner as an inducement to participate in creating said financial product.

Claim 10 (New). An article of manufacture according to Claim 7 wherein said means to secure fractional ownership of said residential real estate is in the form of a loan note to said financial business entity of a fractional share from each participating residential real estate property owner, wherein said loan notes are secured by fractional deeds of trust on the purchased properties, and wherein;

any profit from the sale of a participating real estate property is disbursed in a manner selected from a group comprising; return of said loan note to said property owner with no accrued interest or payment, or a sharing of profits from the sale of said property above a set appreciation rate with said property owner as an inducement to participate in creating said financial product.

Claim 11 (New). An article of manufacture according to Claim 7 wherein said means to secure fractional ownership of said residential real estate is selected from a group comprising;